

SNAPSHOT of HOME Program Performance--As of 09/30/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Lorain

State: OH

PJ's Total HOME Allocation Received: \$8,317,825

PJ's Size Grouping*: C

PJ Since (FY): 1994

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:				PJs in State: 22			
% of Funds Committed	100.00 %	96.48 %	1	94.94 %	100	100	
% of Funds Disbursed	95.51 %	89.31 %	4	84.35 %	90	92	
Leveraging Ratio for Rental Activities	17.11	6.02	1	4.59	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	88.13 %	86.61 %	15	81.38 %	30	36	
% of Completed CHDO Disbursements to All CHDO Reservations***	69.56 %	77.45 %	17	68.05 %	42	44	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	97.92 %	81.46 %	3	79.65 %	83	88	
% of 0-30% AMI Renters to All Renters***	77.08 %	47.30 %	3	44.76 %	86	91	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	93.96 %	1	94.31 %	100	100	
Overall Ranking:			In State:	3 / 22	Nationally:	93 94	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$17,625	\$13,974		\$25,245	48 Units	17.40 %	
Homebuyer Unit	\$55,454	\$11,321		\$14,395	60 Units	21.70 %	
Homeowner-Rehab Unit	\$20,009	\$18,661		\$20,186	168 Units	60.90 %	
TBRA Unit	\$0	\$4,159		\$3,142	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (57 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (194 PJs)

C = PJ's Annual Allocation is less than \$1 million (297 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Lorain OH

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

PJ:
State:*
National:**

Rental

Homebuyer

Homeowner

\$75,114
\$75,117
\$88,539

\$140,569
\$81,481
\$71,594

\$20,626
\$20,809
\$22,853

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.99

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	39.6	24.6	48.5	0.0
Black/African American:	29.2	40.4	24.0	0.0
Asian:	0.0	0.0	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	1.8	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	0.0	0.0	0.0
Asian/Pacific Islander:	2.1	0.0	0.0	0.0

ETHNICITY:

Hispanic	29.2	33.3	26.9	0.0
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HOUSEHOLD SIZE:

1 Person:	47.9	21.1	48.5	0.0
2 Persons:	31.3	15.8	22.8	0.0
3 Persons:	10.4	33.3	9.6	0.0
4 Persons:	6.3	17.5	7.2	0.0
5 Persons:	4.2	8.8	8.4	0.0
6 Persons:	0.0	1.8	3.6	0.0
7 Persons:	0.0	1.8	0.0	0.0
8 or more Persons:	0.0	0.0	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	20.8	38.6	21.6	0.0
Elderly:	27.1	0.0	49.1	0.0
Related/Single Parent:	33.3	40.4	15.6	0.0
Related/Two Parent:	6.3	19.3	13.8	0.0
Other:	12.5	1.8	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	18.8	3.5 [#]
HOME TBRA:	0.0	
Other:	52.1	
No Assistance:	29.2	

of Section 504 Compliant Units / Completed Units Since 2001 1

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Lorain

State: OH

Group Rank: 93
(Percentile)

State Rank: 3 / 22 PJs

Overall Rank: 94
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 72.00%	88.13	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.30%	69.56	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	97.92	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 89.50%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.060	1.31	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

Page 3

